

Information to identify the case:

Debtor 1 **Marco Schiano**
First Name Middle Name Last Name
Debtor 2 **Valerie L Schiano**
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey
Case number: **15-18003-ABA**

Social Security number or ITIN xxx-xx-8531

EIN -----

Social Security number or ITIN xxx-xx-9047

EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marco Schiano

Valerie L Schiano
aka Valerie Pino, aka Valerie Lynn Schiano

12/7/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Marco Schiano
Valerie L Schiano
Debtors

Case No. 15-18003-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 48

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db +Marco Schiano, 223 Deerpark Court, Marlton, NJ 08053-2008
jdb +Valerie L Schiano, 123 Jamestown Blvd, Hammonton, NJ 08037-2114
aty +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515480557 +Acs/Navient, 501 Bleeker St, Utica, NY 13501-2401
515480559 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
515480563 +Chase, Po Box 901003, Ft Worth, TX 76101-2003
515480565 +Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
515480566 +Copit Plastic Surgery Assoc., 840 Walnut Street, 15th Floor, Philadelphia, PA 19107-5109
515508664 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
515480570 EIS LLC, P.O. Box 1730, Reynoldsburg, OH 43068-8730
515480569 #+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
515480572 +FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807
516946630 +Ford Motor Credit Co., serv. for Cab East LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
515658915 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
515480576 +MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
515528272 NAVIENT CREDIT FINANCE CORP - FHLB on behalf, Educational Credit Management Corporatio, Educational Credit Management Corporatio, PO BOX 16408, St Paul, MN 55116-0408
515480577 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
515480578 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
515629447 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2018 00:48:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 08 2018 00:47:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515480558 +EDI: ARSN.COM Dec 08 2018 05:13:00 ARS National Services, Inc, 201 West Grand Ave, Escondido, CA 92025-2603
515605549 EDI: AIS.COM Dec 08 2018 05:13:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
515480560 EDI: BANKAMER.COM Dec 08 2018 05:13:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
515480561 EDI: CAPITALONE.COM Dec 08 2018 05:13:00 Cap One, Po Box 85520, Richmond, VA 23285
515480562 +EDI: CAPITALONE.COM Dec 08 2018 05:13:00 Cap1/Neimn, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
515616841 +EDI: BASSASSOC.COM Dec 08 2018 05:13:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
515480564 +EDI: CHASE.COM Dec 08 2018 05:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
515480567 +E-mail/Text: electronicbkydocs@nelnet.net Dec 08 2018 00:48:04 Dept Of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
515497325 EDI: DISCOVER.COM Dec 08 2018 05:13:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515480568 +EDI: DISCOVER.COM Dec 08 2018 05:13:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515496037 EDI: FORD.COM Dec 08 2018 05:13:00 Ford Motor Credit Company LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953
515480571 +EDI: AMINFOFP.COM Dec 08 2018 05:13:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
515480573 +EDI: FORD.COM Dec 08 2018 05:13:00 Ford Cred, Po Box Box 542000, Omaha, NE 68154-8000
515480574 +EDI: IRS.COM Dec 08 2018 05:13:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
515480575 +EDI: TSYS2.COM Dec 08 2018 05:13:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
515564236 +EDI: MID8.COM Dec 08 2018 05:13:00 Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515703862 +EDI: JEFFERSONCAP.COM Dec 08 2018 05:13:00 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
515502033 +E-mail/Text: electronicbkydocs@nelnet.net Dec 08 2018 00:48:04 U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
515480579 +EDI: CITICORP.COM Dec 08 2018 05:13:00 Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241
515480580 +EDI: VERIZONCOMB.COM Dec 08 2018 05:13:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 48

Date Rcvd: Dec 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515480582 EDI: WFFC.COM Dec 08 2018 05:13:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701
515480581 +EDI: WFFC.COM Dec 08 2018 05:13:00 Wells Fargo Bank Nv Na, Po Box 31557,
Billings, MT 59107-1557
515705031 EDI: WFFC.COM Dec 08 2018 05:13:00 Wells Fargo Bank, N.A., Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001
515637344 +EDI: WFFC.COM Dec 08 2018 05:13:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd.,
Fort Mill, SC 29715-7203
515601917 EDI: ECAST.COM Dec 08 2018 05:13:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315
aty ##Michael S. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,
PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 7, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com
Carrie J. Boyle on behalf of Joint Debtor Valerie L Schiano cboyle@b-vlaw.com,
cvitullo@b-vlaw.com;cjbefc@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;l
wood@mpadlaw.com;cgetz@mpadlaw.com;carrie.boyle@comcast.net;J.CR73128@notify.bestcase.com
Carrie J. Boyle on behalf of Debtor Marco Schiano cboyle@b-vlaw.com,
cvitullo@b-vlaw.com;cjbefc@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;l
wood@mpadlaw.com;cgetz@mpadlaw.com;carrie.boyle@comcast.net;J.CR73128@notify.bestcase.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Lauren Bielskie on behalf of U.S. Trustee United States Trustee lauren.bielskie@usdoj.gov
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Thomas G. Egner on behalf of Joint Debtor Valerie L Schiano tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
om;mfunk@mcdowelllegal.com
Thomas G. Egner on behalf of Debtor Marco Schiano tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
om;mfunk@mcdowelllegal.com
United States Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 13